

[PRICE \$2½ PER MONTH]

In:inations

Principal A
481 Hongkong, 23th March, 1872.

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remindum of truth. The dark suspicion, undoubtedly, of the alleged crime for which his wife had separated from him, was here already an open secret; it was the consciousness of this which mainly induced Byron to seek a refuge elsewhere. He avoided therefore the Geneva as he might, and he left his own travel to the other camps, which naturally increased their venation and aversion. Besides this, he was but imperfectly acquainted with the French language, and never throughout his life learned to speak it with facility. Enough: Byron struck his tent, and after a farewell dinner at Coppet (October 1) set out for Italy, accompanied by Holhouse—*From "Life of Lord Byron," by Karl Elze.*

CHANGE in the Temperature of Europe.
There can be no doubt that, for instance, long before the age of ice, the whole North of Europe was much warmer than it is now. Take Greenland, for instance. Disco Island, in Baffin's Bay, off the west coast of Greenland, is in latitude 70° N., i.e. within the Arctic circle. Now there certain strata of rock, older than the ice, have not been destroyed by the grinding of the ice cap; and they are full of fossil plants. But, of what kind of plants? Of the same families as now grow in the warmer parts of the United States. Even a tulip-tree has been found among them. Now how is this to be explained? Either we must say that the climate of Greenland was then so much milder than now, that it had summer, probably as hot as those of New York; or we must say that their leaves and stems were protected (either from the United States. But if we say the latter, we must allow a change in the shape of the land which is enormous. For nothing now can float northward from the United States into Baffin's Bay. The great current, known as Baffin's Bay, southward, carrying icebergs down, no leaves up, we must allow that the hills of Disco Island were then the bottom of a sea; or how would the leaves have been deposited in them, at all? So much for the change of diate and land which can be proved to have gone on in Greenland. It has become colder. Why, should it not some day become warmer again? Now for England. It can be proved, as far as common sense can prove anything, that England was, before the age of ice, much warmer than it is now, and grew gradually cooler and cooler, just as, while the age of ice was dying out, it grew warmer again. Now what proof is there of that? This. Undenied London is I dare say many of you Londoners know four or five hundred feet of clay; but not ice-elf. Anything but that, as you will say. It belongs to a formation late (geologically speaking), but somewhat older than those Disco Island beds. And what sort of fossils do we find in it? In the first place, the shells, which are abundant, are tropical—Nautilus, Cones, and such like. And more, fruits and seeds are found in it, especially the seeds of Nipa palms. And what are they? Fruits of Nipa palms, a form only found now at river-mouths in Eastern India and the Indian islands; Anona seeds; gourd-seeds; Aocia fruits—all tropical again; and Proteaceae plants too—of an Australian type. Surely your common sense would hint to you that this London clay must be much laid down off the mouth of a tropical river. But I do not say London is not some day certain of that, when you found, as you would find, the teeth and bones of crocodiles and turtles, who come to land, remember, to lay their eggs; the bones, too, of large mammals, allied to the tapir of India and South America, and the water-hog of the Cape. If all this does not mean that there was once a tropic climate and a tropic river running into the sea at the mouth of the Thames, I do not know what I can say. I must leave up common sense and reason as doubtful and useless faculties; and believe nothing, not even the evidence of my own senses.—*"Tinen Geology," by Charles Kingsley, in Good Words.*

Insurance.

COMPAGNIE LYONNAISE D'ASSURANCES MARITIMES.

Scottish Assurance Note as Capital £200,000
de francs (en quart cent).

[THIS Company, being authorized for purposes of Marine Insurance in the Far East, with the
LYONS PARISIENS, Capital of 6,000,000 francs.
AND with the OIE FRANCAISE
D'ASSURANCES MARITIMES,
Capital of..... 5,000,000 francs,
Offers to the ASSURED the
Security
Capital of..... 17,000,000 francs.
Agencies established, and Policies made payable in Lyons, Paris, London, Marseilles, Calcutta, Bombay, Yokohama, Hongkong and Shanghai.
The undersigned, having been appointed Agents in China for the above-named Company, are prepared to accept Marine risks, foreign or coastwise, at current rates, and to issue Policies.

RUSSELL & Co.,
41377 Hongkong, 23rd July, 1870.

CATAVIA SEA AND FIRE INSURANCE COMPANY.

[THE Undersigned having been appointed Agents in Hongkong for the above-named Company, are prepared to accept Policies against risks at current rates.

RUSSELL & Co.,
41377 Hongkong, 23rd July, 1870.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

[FROM and after the date the following rates will be charged on SHORT PERIOD Insurances, viz:—
Not exceeding 1 month $\frac{1}{2}$ of the annual rate
Above 1 month..... 3 .. 4 do. do.
Above 2 months..... 5 .. 6 do. do.
Above 3 months..... 6 .. 7 do. do.
Above 4 months..... 7 .. 8 do. do.
Above 5 months..... 8 .. 9 do. do.
Above 6 months the full annual rate.

GHIMM & Co., Agents,
North British & Mercantile Insurance Company,
41378 Hongkong, 7th April 1868.

NOTICE

[FROM and after this date the following rates will be charged for SHORT PERIOD Insurances, viz:—
Not exceeding Ten days $\frac{1}{2}$ of the annual rate
Not exceeding 1 month..... do. do.
Above 1 month, and not exceeding 2 months..... 1 .. 2 do. do.
Above 2 months, and not exceeding 3 months..... 2 .. 3 do. do.
Above 3 months, and not exceeding 4 months..... 3 .. 4 do. do.
Above 4 months, and not exceeding 5 months..... 4 .. 5 do. do.
Above 5 months, and not exceeding 6 months..... 5 .. 6 do. do.
Above 6 months the full annual rate.

J. D. P. & Co., Agents,
North British & Mercantile Insurance Company,
41378 Hongkong, 26th August, 1869.

NOTICES.

IMPERIAL FIRE OFFICE.

[FROM and after this date the following rates will be charged SHORT PERIOD Insurances, viz:—
Not exceeding Ten days $\frac{1}{2}$ of the annual rate
Not exceeding 1 month $\frac{1}{2}$ of the annual rate
Above 1 month..... 3 .. 4 do. do.
Above 2 months..... 5 .. 6 do. do.
Above 3 months..... 6 .. 7 do. do.
Above 4 months..... 7 .. 8 do. do.
Above 5 months..... 8 .. 9 do. do.
Above 6 months the full annual rate.

GIBB, LIVINGSTON & Co.,
Agents, Imperial Fire Insurance Company,
41378 Hongkong, 19th August, 1869.

IMPERIAL FIRE INSURANCE COMPANY.

[FROM and after this date the following Annual Rates will be charged for Fire Insurance, viz:—
Detached & semi-detached Dwelling Houses removed from town, and their contents..... 1 per cent.
Other Dwelling Houses, used strictly as such, and their contents..... 1 per cent.
Warehouses, Offices, Shops, &c., and their contents..... 1 per cent.

GIBB, LIVINGSTON & Co.,
Agents, Imperial Fire Insurance Company,
41378 Hongkong, 19th August, 1869.

OCEAN MARINE INSURANCE COMPANY, LONDON.
INCORPORATED 1850.
CAPITAL, £1,000,000.
THE Undersigned having been appointed Agents for the above Company, are prepared to accept Marine Risks and issue Policies at current rates.
AUGUSTINE HEARD & CO.
11, 13 & 15, Hongkong, 7th June, 1867.

UNIVERSAL MARINE INSURANCE COMPANY, LIMITED, (OF LONDON)
THE Undersigned having been appointed Agents for the above Company at Port, Shanghai, Foochow, Hankow, and Yehow, are prepared to accept Marine Risks at Current Rates.
GILMAN & CO.
47 North Hongkong, 9th March, 1871.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.
REDUCTION IN THE RATES OF PREMIUMS
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The following rates will be charged for SHORT PERIOD Policies—
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Above 3 months, and not exceeding 6 months, 3 per cent.
Above 6 months, the full annual rate of 1 per cent.
Agents, Royal Insurance Company, 1769 Hongkong, 19th September, 1867.

LONDON AND ORIENTAL STEAMSHIP INSURANCE OFFICE.
137, LEADENHALL STREET, LONDON.
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THE Undersigned is authorized to take risks on behalf of this Office, by Lloyd's, on all Steamers and Sailing Ships.
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THE Undersigned have been appointed Agents for the above Company at Hongkong, Canton, Foochow, Shanghai, and Yehow, and are prepared to grant Insurance Current Rates.
HOLLIDAY, WISE & CO.
1st 1859. Hongkong, 15th October, 1868.

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